

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-17494
Jesse L. Austin & Amber D. Austin Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: October 19, 2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RSB Initial Debtor: JLA Initial Co-Debtor: ADA

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 360.00 per month to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 54 remaining months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,160.00
BOROUGH OF WOODSTOWN	Water/Sewer	\$1,000.00
Supplemental Attorney Fee	ADMINISTRATIVE	\$700.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Home Point Financial	Residence 106 E. Dickinson Avenue, Woodstown, NJ 08098	\$8,236.20	0%	\$8,236.20	\$1,575.10

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Loan with Ford Motor Credit Company for Debtor's 2017 Ford Escape to be paid outside Plan.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
☒ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Expenses

3) Priority Claims

4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 16, 2018.

Explain below **why** the plan is being modified:

Debtors fell behind with post-petition payments to Home Point Financial for their mortgage. Creditor has accepted pre and post-petition arrearages to be paid through Plan.

Explain below **how** the plan is being modified:

Part 1(a) - Trustee payment increased to cover pre and post-petition arrearages owed to Home Point Financial.
Part 3(a) - reflect Supplement Attorney's fees to be paid through Plan.
Part 4(b) - reflect amount of pre and post-petition arrearages to be paid to Home Point Financial through Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 19, 2018

/s/ Jesse L. Austin
Debtor

Date: October 19, 2018

/s/ Amber D. Austin
Joint Debtor

Date: October 19, 2018

/s/ Richard S. Hoffman, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Jesse L. Austin
Amber D. Austin
DebtorsCase No. 18-17494-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 76

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db/jdb
cr

+Jesse L. Austin, Amber D. Austin, 106 E. Dickinson Street, Woodstown, NJ 08098-1317
+HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

517455513 Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517455515 Bank of America, PO Box 15019, Wilmington, DE 19850-5019
517455516 Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337
517455518 +Borough of Woodstown, PO Box 286, Woodstown, NJ 08098-0286
517577755 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517455521 +Cardiovascula Assc. of Del Valley, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938

517455522 Care Associates of Salem Co., Woodstown Family Practice, 125 E. Aveue Suite C, Woodstown, NJ 08098

517455523 +CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500
517466437 +D. Anthony Sottile, Esquire, Authorized Agent for Home Point Financia, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362

517455526 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: DirecTV, PO Box 11732, Newark, NJ 07101-4732)

517455528 +EdFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
517494708 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

517455529 Elan Cardnenber Service, PO Box 790408, Saint Louis, MO 63179-0408
517455530 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)

517570230 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962)

517455531 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
517455532 Genpath Women's Health, BIoreference Laboratories, PO Box 21134, New York, NY 10087-1134
517455534 +Home Point Financial, 4849 Greenville Avenue, Suite 800, Dallas, TX 75206-4191
517480121 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6022
517464918 +Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362

517455536 Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292
517455535 +Inspira Health Network, Patient Business Services, 333 Irving Avenue, Bridgeton, NJ 08302-2123

517455538 +Inspira Medical Group, Cooper Bone & Joint, 1120 Delsea Drive North, Glassboro, NJ 08028-1444

517455539 Jefferson Univ. Physicians, PO Box 40089, Philadelphia, PA 19106-0089
517455541 +MedExpress Urgent Care, NJ, Attn: Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

517525486 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517455544 Patient First, PO BOX 758941, Baltimore, MD 21275-8941
517528582 +Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047

517476603 +Pennsville National Bank, 170 s. Broadway, Pennsville, NJ 08070-2200
517455545 +Pennsville National Bank, PO Box 345, Pennsville, NJ 08070-0345
517455546 +Premier Dermatology & Cosmetic Surgery, 537 Stanton Christiana Road, Newark, DE 19713-2148
517455547 +Raymour and Flanigan, 1000 Macarther Blvd, Mahwah, NJ 07430-2035
517455549 Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
517455550 Regional Diagnostic Imaging, 2527 Cranberry Highway, Wareham, MA 02571-1046
517455552 +SJ Anesthesia & Pain Physicians, 509 N. Broad Street, Woodbury, NJ 08096-1617
517455551 +Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
517455553 +South Jeersey Health System, Attn: Professional Med Adj Bureau, 4135 S. Sgtream Blvd., Suite 400, Charlotte, NC 28217-4636

517573242 +South Jersey Anesthesia and Pain Phys, Apes Asset Management, LLC, PO Box 5407, Lancaster PA 17606-5407

517455554 South Jersey Gas Co., PO Box 6091, Bellmawr, NJ 08099-6091
517455555 +South Jersey Gastro Consultants, Attn: Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150

517455556 South Jersey HS Emg Phys, Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203

517455559 +TD Retail Card Services, Raymour & Flanigan account, PO Box 731, Mahwah, NJ 07430-0731
517577944 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

517455562 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)

517455560 The Eye Institute of Salus Unv., PO Box 95000, Philadelphia, PA 19195-0001
517814620 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517528701 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

517455561 Toyota Motor Credit Corporation, PO Box 4102, Carol Stream, IL 60197-4102

District/off: 0312-1 User: admin Page 2 of 3 Date Rcvd: Oct 29, 2018
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517543701 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
St. Louis MO 63166-0108
517455563 US Dept of Education, PO Box 105081, Atlanta, GA 30348-5081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 29 2018 22:51:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 29 2018 22:51:27 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517455514 E-mail/Text: bankruptcy@pepcoholdings.com Oct 29 2018 22:51:20
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600
517455519 E-mail/Text: clientrep@capitalcollects.com Oct 29 2018 22:51:42 Capital Collection Service,
PO Box 150, West Berlin, NJ 08091-0150
517455520 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 29 2018 22:58:55 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
517455524 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 29 2018 22:51:21 Comenity - PayPal,
PO Box 182125, Columbus, OH 43218-2125
517455525 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 29 2018 22:51:38
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517594499 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 29 2018 22:59:09 Directv, LLC,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517467716 E-mail/Text: mrdiscen@discover.com Oct 29 2018 22:51:11 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517455527 +E-mail/Text: mrdiscen@discover.com Oct 29 2018 22:51:11 Discover Card,
Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
517455533 E-mail/Text: jkatsios@gsicollections.com Oct 29 2018 22:51:21 GSI Recovery, LLC,
PO Box 1026, Bloomfield, NJ 07003-1026
517455540 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 29 2018 22:51:13 Kohls/Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
517601301 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 29 2018 22:59:09
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517580971 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 29 2018 22:51:27 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517455542 E-mail/PDF: pa_dc_claims@navient.com Oct 29 2018 22:59:20 Navient,
Dept of Ed Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
517585799 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 29 2018 22:59:08
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517599821 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 29 2018 22:59:20
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517582884 E-mail/Text: bnc-quantum@quantum3group.com Oct 29 2018 22:51:24
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517455548 E-mail/Text: colleen.atkinson@rmscollect.com Oct 29 2018 22:51:40
Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
517491267 +E-mail/Text: jkatsios@gsicollections.com Oct 29 2018 22:51:21
Regional Diagnostic Imaging, LLC, c/o GSI Recovery, LLC, PO Box 1026,
Bloomfield, NJ 07003-1026
517460223 +E-mail/PDF: gecsed@recoverycorp.com Oct 29 2018 22:59:04 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517455557 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2018 22:59:15 Synchrony Bank/Care Credit,
PO Box 965061, Orlando, FL 32896-5061
517455558 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2018 22:59:15 Synchrony Bank/PayPal,
PO Box 965005, Orlando, FL 32896-5005
517455543 E-mail/Text: ebn@nemours.org Oct 29 2018 22:51:26 Nemours CBO Collections Unit,
PO Box 530253, Atlanta, GA 30384-2053

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
517580999* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517455517 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
517455537 ##+Inspira Health Network Urgent Care, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: pdf901

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC
ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Nicholas V. Rogers on behalf of Creditor HOME POINT FINANCIAL CORPORATION nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Amber D. Austin rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr. on behalf of Debtor Jesse L. Austin rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Sherri Jennifer Smith on behalf of Creditor HOME POINT FINANCIAL CORPORATION
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William E. Craig on behalf of Creditor Ford Motor Credit Company LLC mortoncraigecf@gmail.com,
mortoncraigecf@gmail.com

TOTAL: 10